

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A system for direct presentment and payment of bills generated by business entities in a hierarchical business organization, the hierarchical business organization of the type having a plurality of tiers of business entities, the plurality of tiers including a superior tier and at least one subordinate tier, the superior tier having at least one paying entity, and each subordinate tier having one or more billing entities, the system using a computer that communicates over a network, the system comprising:

~~a hierarchical business organization having a plurality of tiers of entities, said entities related by a common business interest, said hierarchical business organization further including at least two tiers each having at least one billing entity, each said billing entity in contractual relation with a hiring entity in a superior tier of said business organization, said hierarchical business organization further including a first tier having at least one paying entity;~~

~~one or more memories for storing entity information on each of said entities of said hierarchical business organization; a list of tasks, each task in said list of tasks adding value to a defined business project, each task in said list of tasks provided by one of the one or more billing entities,~~

~~at least one paying entity node associated with one of the at least one paying entities,~~

~~at least one billing entity node associated with one of the one or more billing~~

21 entities.
22 one or more network interfaces for sending and receiving data to and from billing
23 ~~entity nodes and paying~~ said paying and billing entity nodes, and
24 one or more processors in communication with said one or more memories and
25 with said one or more network interfaces,
26 each of the billing entities contractually obligated to perform at least one task of
27 said list of tasks for one of the at least one paying entities.
28 wherein, when said one or more network interfaces receives ~~billing data for a~~
29 ~~billing entity~~ a request from one of said billing entity nodes for payment to one of the one
30 or more billing entities for performance of one or more tasks of said list of tasks, said
31 one or more processors prepares a bill for ~~said the~~ the billing entity ~~based on said billing~~
32 ~~data, said bill~~ for transmission to said paying entity node requesting payment by the at
33 least one paying entity to the billing entity for said one or more tasks.

1 2. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, further comprising:
3 said one or more memories for storing project identification information to identify
4 ~~said common business interest~~ defined business project.

1 3. (Cancelled)

1 4. (Cancelled)

1 5. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, further comprising:

3 said one or more processors generating payment remittance instructions related
4 to said bill request for transmission to a said at least one paying entity node.

1 6. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, further comprising:

3 ~~said billing information including a list of payments made to each billing entity;~~
4 said one or more memories for storing amounts billed by each of the one or more
5 billing entities for each said task and amounts owed to each of the billing entities for
6 work performed on said tasks

7 ~~wherein, when said one or more network interfaces receives said billing data;~~
8 ~~said one or more processors verifies said billing data against said billing information.~~

1 7. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, ~~further comprising wherein:~~

3 ~~said billing information including a list of tasks performed by each billing entity;~~
4 ~~wherein, when said one or more network interfaces receives said billing data~~
5 request for payment for a performed task, said one or more processors verifies said
6 billing data against said billing information that said performed task is identified in said
7 list of tasks.

1 8. (Currently amended) The system for direct presentment and payment of bills of

claim 1, further comprising:

~~said one or more processors calculating a retention amount to be withheld by
said paying entity from payment of said bill.~~

~~said bill identifying said retention amount to be withheld from payment pursuant
to said payment remittance instructions.~~

9. (Currently amended) The system ~~for direct presentment and payment of bills~~ of
claim 1, wherein:

~~said entity information includes a list of tasks, each said task associated with one
of said billing entities; each said task further is provided to said common business
interest defined business project by only said one billing entity one of said one or more
billing entities.~~

10. (Currently amended) The system ~~for direct presentment and payment of bills~~ of
claim 9, wherein:

~~said bill for said billing entity includes only those tasks associated with said billing
entity one of said one or more billing entities.~~

11. (Currently amended) The system of claim 1, further comprising:

~~said entity information having a list of tasks, each said task associated with one
of said billing entities; said task provided to said common business interest by only said
one billing entity; and said entity information further having said one or more memories
for storing a list of stored costs, each said stored cost associated with one of said tasks.~~

1 12. (Currently amended) The system for direct presentment and payment of bills of
2 claim 9, wherein:

3 ~~said one or more processors compares said list of tasks for each of said billing~~
4 ~~entities of said hierarchical business organization and identifies~~ is for comparing said list
5 of tasks and identifying duplicate performance of any task duplicated by more than one
6 of said one or more billing entities, and for reporting any identified duplicated tasks to
7 said paying entity.

1 13. (Currently amended) ~~The system for direct presentment and payment of bills of~~
2 ~~claim 9, wherein:~~

3 ~~each said billing data identifies at least one of said tasks of said list of tasks as a~~
4 ~~performed task for billing, and said one or more processors compares a billed cost~~
5 ~~submitted by said billing entity for said performed task against said cost associated with~~
6 ~~said task in said billing information to verify a match.~~

1 The system for direct presentment and payment of bills of claim 11 further
2 comprising:

3 said one or more memories for storing a range of costs associated with each said
4 stored cost, said range of costs embracing said stored cost,

5 said request for payment for a performed task including a cost billed for said
6 performed task,

7 wherein, when said one or more network interfaces receives said request for
8 payment, said one or more processors compares said cost billed against said stored

cost associated with said performed task and, if said cost billed is within said stated range, stores an indication thereof in said one or more memories.

14. (Cancelled)

15. (Currently amended) The system for direct presentment and payment of bills of claim 11, wherein:

~~said billing data identifies at least one of said tasks of said list of tasks as a performed task for billing, and~~

~~said request for payment includes at least one billed cost associated with at least one performed task, and~~

~~said one or more processors compares a said billed cost submitted by said billing entity associated with said a performed task against said stored cost associated with said performed task in said billing information to verify a match.~~

16. (Currently amended) The system for direct presentment and payment of bills of claim 4, 5 wherein:

said payment remittance instructions are transmitted to said paying entity node.

17. (Currently amended) The system for direct presentment and payment of bills of claim 4, 5 further comprising:

a printer in communication with said one or more processors,

when said one or more processors generates said payment remittance

instructions, said one or more processors instructs said printer to print a check for payment of said bill.

18. (Original) The system for direct presentment and payment of bills of claim 1, wherein:

when said payment remittance instructions are generated, said one or more processors submit instructions to a bank entity node to pay said billing entity.

19. (Currently amended) The system for direct presentment and payment of bills of claim 1, wherein:

said one or more memories comprises a data set for storing information for identification of said ~~common business interest~~ defined business project.

20. (Currently amended) The system for direct presentment and payment of bills of claim 1, wherein:

said one or more memories comprises a data set for storing identifying information on billing entities.

21. (Original) The system for direct presentment and payment of bills of claim 1, wherein:

said one or more memories comprises a data set for storing identifying

4 information on paying entities.

1 22. (Currently amended) The system for direct presentment and payment of bills of
2 claim 4 26, wherein:

3 said one or more memories comprises a data set for storing identifying
4 information on authorizing entities.

1 23. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, wherein:

3 said defined business project is a construction project, and

4 said ~~first tier payment~~ at least one paying entity is a construction project owner.

1 24. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, wherein:

3 said defined business project is a construction project, and

4 said ~~first tier~~ at least one paying entity is a building contractor.

1 25. (Currently amended) The system for direct presentment and payment of bills of
2 claim 1, wherein:

3 said defined business project is a construction project, and

4 said ~~first tier~~ at least one paying entity is a financial institution.

1 26. (Currently amended) The system for direct presentment and payment of bills of

claim 1, further comprising:

one or more authorizing entity nodes, and

said one or more network interfaces are further for sending and receiving data to and from said authorizing entity nodes,

wherein, when said one or more network interfaces receives said ~~billing data request for payment~~, said one or more processors generates and submits to at least one of said authorizing entity nodes an authorization request for ~~payment of said bill~~, and

~~wherein, when said one or more network interfaces receives an approval or correction report from said authorizing entity node responsive to said authorization request, said one or more processors prepares said bid:~~ said authorization request requiring an authorizing entity to inspect said project to determine if each of said one or more tasks has been performed, and approve said request for payment for each of said one or more tasks that has been performed and disallow said request for payment for each of said one or more tasks that has not been performed.

27. (Currently amended) The system for direct presentment and payment of bills of claim 26, wherein:

said authorizing entity prepares an adjustment instruction for transmission to said one or more network interfaces, and

when said ~~approval or correction report comprises a correction request~~ one or more network interfaces receives said adjustment instruction from said authorizing entity, said one or more processors ~~submits that correction request to said billing entity~~

~~node for correction of said bill~~ generates said bill adjusted according to said adjustment instruction.

28. (Currently amended) The system for direct presentment and payment of bills of claim 26, wherein:

when said ~~approval or correction report comprises~~ one or more network interfaces receives an approval from said authorizing entity, said one or more processors generates said ~~payment remittance instructions~~ bill.

29. (Cancelled)

30. (Currently amended) The system for direct presentment and payment of bills of claim ~~29~~ 28, wherein:

~~said approval or correction report includes a report for verifying completion of each said item of value of each said task~~ said approval includes verification that said one or more tasks has been completed.

31. (Currently amended) The system for direct presentment and payment of bills of claim 1, ~~further comprising~~ wherein:

~~said one or more memories including a data set for storing claim information on each of said billing entities; and~~

~~wherein, when said one or more network interfaces receives a claim release from one of said billing entity nodes for one of said billing entities; said one or more~~

~~processors generates a claims release report for transmission to said paying entity node, said claims release report including claim information related to said billing entity;~~
~~in response to receipt of said request for payment, said one or more processors creates and transmits to said one of said billing entity nodes a claims release form for release of mechanic's lien rights held by said one of the one or more billing entities for performance of said one or more tasks.~~

32. (Currently amended) The system for direct presentment and payment of bills of claim 31, wherein:

said claim release comprises an unconditional claims release.

33. (Currently amended) The system for direct presentment and payment of bills of claim 31, wherein:

said claim release comprises a final claim release.

34. (Currently amended) The system for direct presentment and payment of bills of claim 4 31, further comprising:

~~said one or more memories further for maintaining claim information on each of said billing entities;~~
~~one or more authorizing entity nodes; and~~
~~said one or more network interfaces further for sending and receiving data to and from said one or more authorizing entity nodes;~~
~~wherein, when said one or more network interfaces receives said billing data;~~

~~said one or more processors generates and submits to at least one of said authorizing entity nodes an authorization request for payment of said bill, and~~
~~wherein, when said one or more network interfaces receives an approval from said authorizing entity node responsive to said authorization request, said one or more processors submits a request for a claim release to said billing entity node consistent with said approval, said a claim release further consistent with said claim information related to said billing entity.~~

when said one or more network interfaces receives said claims release form signed by said one of the one or more billing entities, said one or more processors generates an authorization request, said authorization request requiring an authorizing entity to inspect said project to determine if each of said one or more tasks has been performed, and approve said request for payment for each of said one or more tasks that has been performed and disallow said request for payment for each of said one or more tasks that has not been performed.

35. (Currently amended) The system for direct presentment and payment of bills of claim 34, wherein:

when said one or more network interfaces receives a ~~correction request~~ disallowance from said authorizing entity node responsive to said authorization request, said one or more processors ~~submits said correction request to said billing entity node for correction of said bill~~ adjusts said payment request.

36. (Currently amended) The system for direct presentment and payment of bills of claim ~~4~~ 34, wherein:

~~when said one or more processor receives a request for a billing report from one of said paying entity nodes, said one or more processors creates that report for submission to said paying entity node.~~

~~said one or more processors identifies which of said list of tasks has been performed by the one or more billing entities for transmittal in a billing report to the one or more paying entities.~~

37. (Currently amended) The system for direct presentment and payment of bills of claim 36, wherein:

~~said billing report comprises a billing status for each said billing entity of said hierarchical business organization identifies mechanic's lien rights which have been released as to each of said list of tasks by the one or more billing entities.~~

38. (Currently amended) The system for direct presentment and payment of bills of claim 36, wherein:

~~said billing report comprises a total billing status for all said billing entities of said hierarchical business organization: identifies for which of said list of tasks a request for payment has been submitted by the one or more billing entities.~~

39. (Currently amended) The system for direct presentment and payment of bills of claim 1, ~~further comprising~~ wherein:

~~a user interface associated with a billing entity, said user interface in communication with one of said billing entity nodes, wherein~~

~~said one or more processors prepares a billing template for input of said billing~~

6 ~~data by said billing entity.~~

7 each task in said list of tasks is identified by one of the one or more billing
8 entities.

1 40. (Cancelled)

1 41. (Original) The system for direct presentment and payment of bills of claim 1,
2 further comprising:

3 said billing data including a billed total amount,

4 said bill having a discounted bill total amount for presentation to said paying
5 entity, said one or more processors calculating said discounted bill total amount by
6 subtracting from said billed total amount a discount amount.

1 42. (Cancelled)

1 43. (Cancelled)

1 44. (Cancelled)

1 45. (Cancelled)

1 46. (Cancelled)

1 47. (Currently amended) The system for direct presentment and payment of bills of

claim 1, wherein:

said one or more processors calculates a discount amount for said bill, and said ~~bill request for payment~~ identifies said discount amount for reduction of a bill total amount.

48. (Currently amended) A method for direct presentment and payment of bills generated in a hierarchical business organization, using a computer that communicates over a network, the method comprising:

storing entity information on each of a plurality of entities of a hierarchical business organization having a plurality of tiers of business entities, ~~said entities related by a common business interest; said entities comprising a plurality of billing entities; each said billing entity in contractual relation with a hiring entity in a superior tier of said business organization; said hierarchical business organization having at least two tiers each having at least one billing entity; said hierarchical business organization further having at least one tier having at least one paying entity; said plurality of tiers including a superior tier and at least one subordinate tier, said at least one superior tier having at least one paying entity, and said at least one subordinate tier having one or more billing entities.~~

~~receiving billing data from at least one of said billing entities; receiving a request for payment from one of said one or more billing entities for performance of at least one task of a list of tasks, each task of said list of tasks adding value to a defined business project, each task of said list of tasks provided by one of said one or more billing entities, said one of said one or more billing entities contractually obligated to perform said at least one task for said at least one paying entity, and~~

20 preparing a bill for said billing entity ~~based on said billing data, said bill further~~
21 ~~based on said stored entity information related to said billing entity for payment for~~
22 ~~performance of said at least one task, and~~
23 ~~transmitting said bill to said at least one paying entity.~~

1 49. (Currently amended) The method for direct presentment and payment of bills of
2 claim 48, further comprising:

3 generating payment remittance instructions for transmission to ~~a~~ said at least one
4 paying entity, said payment remittance instructions for payment of said bill to said billing
5 entity including all information required for said at least one paying entity to pay said
6 one or more billing entities directly.

1 50. (Currently amended) The method for direct presentment and payment of bills of
2 claim 48, further comprising:

3 ~~verifying said billing data against~~ storing a list of payments made to each
4 ~~billing entity of said one or more billing entities stored in said billing information for one~~
5 ~~or more performed tasks, each of said performed tasks included in said list of tasks, and~~
6 ~~verifying said billing data against a list of tasks performed by each billing entity~~
7 ~~stored in said billing information~~ at least one task is not one of said performed tasks.

1 51. (Currently amended) The method for direct presentment and payment of bills of
2 claim ~~48~~ 49, further comprising:

3 identifying a retention amount on said bill, said retention amount to be withheld
4 from payment pursuant to said payment remittance instructions.

1 52. (Cancelled)

1 53. (Currently amended) The method of claim ~~52~~ 48, further comprising wherein:
2 ~~including in said bill only said items of value for those tasks associated with said~~
3 ~~billing entity each said task of said list of tasks is provided by only one of said one or~~
4 ~~more billing entities.~~

1 54. (Currently amended) The method of claim 48, further comprising:
2 ~~associating each task in a list of tasks with one of said billing entities;~~
3 ~~including in said task an item of value provided to said common business interest~~
4 ~~by only said billing entity; and~~
5 ~~associating each said stored cost in a list of stored costs with one of said tasks~~
6 storing one or more stored costs associated with each task of said list of tasks.

1 55. (Currently amended) The method of claim 54, further comprising:
2 identifying any task of said list of tasks for ~~all said billing entities of said~~
3 ~~hierarchical business organizations for duplicate~~ listed for performance by more than
4 one of said one or more billing entities.

1 56. (Currently amended) The method for direct presentment and payment of bills of
2 claim 54, further comprising:
3 ~~identifying in said billing data at least one of said tasks of said list of tasks as~~
4 ~~being completed;~~

~~comparing a submitted cost presented by said billing entity associated with said task against said stored cost associated with said task in said billing information to verify a match;~~

verifying that a billed cost submitted by said one or more billing entities for payment in association with performance of one of said one or more tasks coincides with one of said stored costs associated with said one of said one or more tasks.

57. (Cancelled)

58. (Currently amended) The method for direct presentment and payment of bills of claim 1, further comprising:

~~instructing a printer to print a check for payment of said bill in compliance with said payment remittance instructions.~~

59. (Cancelled)

60. (Currently amended) The method for direct presentment and payment of bills of claim 48, further comprising:

~~identifying a project in a data set stored in said one or more memories~~
receiving information for identifying said defined business project from said at least one paying entity, and
storing said information.

61. (Original) The method for direct presentment and payment of bills of claim 48,

2 further comprising:

3 identifying billing entities and paying entities in a data set stored in said one or
4 more memories.

1 62. (Original) The method for direct presentment and payment of bills of claim 48,
2 further comprising:

3 identifying one or more authorizing entities in a data set stored in said one or
4 more memories.

1 63. (Currently amended) The method for direct presentment and payment of bills of
2 claim 48, further comprising:

3 generating and submitting to at least one of one or more authorizing entities an
4 authorization request ~~for payment of said bill~~ for approval or disallowance of said
5 request for payment, and

6 receiving an approval or correction report from said authorizing entity responsive
7 to said authorization request, said approval or correction report approving or disallowing
8 payment for performance of said at least one task based on an inspection by said
9 authorizing entity to determine if said at least one task has been sufficiently performed
10 and

11 ~~generating said payment remittance instructions.~~

1 64. (Currently amended) The method for direct presentment and payment of bills of
2 claim 63, further comprising:

3 ~~receiving a correction request from said authorizing entity responsive to said~~

4 ~~authorization request, and~~

5 ~~submitting that correction request to said billing entity for correction of said bill~~

6 ~~if said approval or correction report disallows payment for performance of said~~

7 ~~task, generating a progress report indicating the progress of performance of said task,~~

8 ~~submitting said progress report to said at least one paying entity.~~

1 65. (Currently amended) The method for direct presentment and payment of bills of
2 claim 63, further comprising:

3 receiving an approval from said authorizing entity responsive to said

4 authorization request, and

5 generating said payment remittance instructions

6 if said approval or correction report approves payment for sufficient performance

7 of said task,

8 generating a bill for payment for performance of said task, and

9 submitting said bill to said at least one paying entity.

1 66. (Cancelled)

1 67. (Cancelled)

1 68. (Cancelled)

1 69. (Cancelled)

1 70. (Currently amended) The method for direct presentment and payment of bills of
2 claim 48, further comprising:

3 ~~storing claim information on each of said entities in a data set in said one or more~~
4 ~~memories;~~

5 receiving a ~~claim~~ mechanic's claims release from said one ~~of one or more~~ of said
6 billing entities for said at least one task,

7 ~~generating transmitting~~ a claims release report for transmitting to said paying
8 entity with said bill, said claims release report indicating receipt of said mechanic's
9 claims release and

10 ~~including in said claims release report claim information related to said billing~~
11 ~~entity.~~

1 71. (Currently amended) The method for direct presentment and payment of bills of
2 claim 70, further comprising:

3 ~~preparing an unconditional claims release:~~
4 in response to receiving said request for payment, preparing said mechanic's
5 claims release for signature by said one of said one or more billing entities.

1 72. (Currently amended) The method for direct presentment and payment of bills of
2 claim 70, ~~further comprising wherein:~~

3 ~~preparing an~~ said mechanic's claims release is an unconditional claims release.

1 73. (Currently amended) The method for direct presentment and payment of bills of
2 claim 48 ~~63~~, further comprising:

~~storing claim information on each of said billing entities;~~
~~generating and submitting to at least one authorizing entity an authorization request for payment of said bill in response to receipt of said billing data from said billing entity;~~
~~receiving an approval from said authorizing entity responsive to said authorization request; and~~
~~submitting a request for a claim release to said billing entity consistent with said approval; said claim release further consistent with said claim information related to said billing entity;~~
receiving a mechanic's claims release from said one of one or more of said billing entities for said at least one task;
adjusting said claims release according to said approval or correction report; and
transmitting said mechanic's claims release to said at least one paying entity.

74. (Currently amended) The method for direct presentment and payment of bills of claim 73, further comprising:

~~receiving a correction request from said authorizing entity; and~~
~~submitting said correction request to said billing entity for correction of said bill;~~
in response to receiving a disallowance from said authorizing entity, omitting from said bill a request for payment for any of said one or more tasks disallowed by said authorizing entity.

75. (Currently amended) The method for direct presentment and payment of bills of claim 48, further comprising:

~~receiving a request for a billing report from one of said paying entities;~~
~~creating that report; and~~
~~submitting that report to said paying entity;~~
generating a progress billing report showing for which of said tasks that each of
said one more billing entities has requested payment; and
transmitting said progress billing report to said at least one paying entity.

76. (Cancelled)

77. (Cancelled)

78. (Original) The method for direct presentment and payment of bills of claim 48,
further comprising:
preparing a billing template for input of billing data by a billing entity, and
transmitting said billing template to a user interface over a network, said user
interface associated with said billing entity.

79. (Cancelled)

80. (Original) The method for direct presentment and payment of bills of claim 48,
further comprising:
calculating a discount amount, and
calculating a discounted bill total amount for presentation to said paying entity by
subtracting from a billed total amount said discount amount, said billed total amount

6 included in said billing data.

1 81. (Withdrawn)

1 82. (Withdrawn)

1 83. (Withdrawn)

1 84. (Withdrawn)

1 85. (Withdrawn)

1 86. (Withdrawn)

1 87. (Withdrawn)

1 88. (Currently amended) A computer program product comprising a machine
2 readable medium on which is provided program instructions for performing a method for
3 direct presentment and payment of bills generated in a hierarchical business
4 organization using a computer that communicates over a network, the program
5 instructions comprising:

6 program code for storing entity information on each of a plurality of entities of a
7 hierarchical business organization having a plurality of tiers of business entities, ~~said~~
8 ~~entities related by a common business interest, said entities comprising a plurality of~~

~~billing entities, each said billing entity in contractual relation with a hiring entity in a superior tier of said business organization, said hierarchical business organization having at least two tiers each having at least one billing entity, said hierarchical business organization further having at least one tier having at least one paying entity, said plurality of tiers including a superior tier and at least one subordinate tier, said at least one superior tier having at least one paying entity, and said at least one subordinate tier having one or more billing entities.~~

~~receiving billing data from at least one of said billing entities; program code for receiving a request for payment from one of said one or more billing entities for performance of at least one task of a list of tasks, each task of said list of tasks adding value to a defined business project, each task of said list of tasks provided by one of said one or more billing entities, said one of said one or more billing entities contractually obligated to perform said at least one task for said at least one paying entity, and~~

~~program code for preparing a bill for said billing entity based on said billing data; said bill further based on said stored entity information related to said billing entity for payment for performance of said at least one task, and~~

~~program code for transmitting said bill to said at least one paying entity.~~

89. (Original) The computer program product of claim 88, further comprising:

program code for generating payment remittance instructions for transmission to a paying entity, said payment remittance instructions for payment of said bill to said billing entity.

1 90. (Cancelled)

1 91. (Original) The system of claim 1, wherein:

2 said one or more processors calculates a fee amount for said bill, and said bill
3 identifies said fee amount for inclusion in a billed total amount.

1 92. (New) The system for direct presentment and payment of bills of claim 1
2 wherein:

3 each said task includes a definition of full completion of sufficient clarity that
4 performance of said task can be inspected by an authorizing entity to verify full
5 completion.

1 93. (New) The system for direct presentment and payment of bills of claim 92
2 wherein:

3 each said task includes a definition of partial completion of sufficient clarity that
4 performance of said task can be inspected by an authorizing entity to verify partial
5 completion.

1 94. (New) The system for direct presentment and payment of bills of claim 6, further
2 comprising:

3 said one or more processors compiling the amounts billed by each of the one or
4 more billing entities for each said task and the amounts owed to each of the billing
5 entities for work performed on said tasks into a Progress Billing Report for
communication to the at least one paying entity.